



Monthly Income Worksheet

Income Source	Primary Income	Spouse/Partner	Total
Wages			
Self-Employment			
Social Security			
Retirement Income			
Alimony			
Child Support			
Investment Income			
Gifts			
Other			
Total Monthly Net Income	\$	\$	\$

Note: If you are paid once a month, use that total “take-home pay” as your net monthly income. If your income fluctuates from month to month, calculate your income from the previous year and divide by 12 to get a monthly average. If you are paid twice a month, multiply the net figure times two. If you are paid every other week, multiply the net figure times 26 and divide this amount by 12 to get your average monthly income. If you are paid weekly, multiply your weekly pay by 52 and divide by 12 to get your average monthly income.

Calculations:

Income: \$ _____

Expenses (from worksheet) - _____



Monthly Expenses Worksheet

Housing	Budgeted Amount	Actual Amount	Amount over/under
Mortgage/Rent			
Insurance			
HOA/Dues			
Maintenance			
Lawn Care			
Repairs			
Property Taxes			
Other			
Sub-total			
Transportation			
Vehicle Payment			
Insurance			
Gas			
Maintenance			
Parking			
Public Transportation			
Other			
Sub-total			



Food & Supplies			
Groceries			
Paper Goods			
Lunches			
Toiletries			
Other			
Other			
Sub-total			
Savings			
General Savings			
401k/IRA			
Investments			
Emergency Fund			
Other			
Sub-total			
Miscellaneous			
Medical Fees/Copays			
Life Insurance			
Dependent Care			
Clothing			
Fitness			

Other			
Sub-total			
Household			
Electricity			
Gas			
Water/Sewer			
Trash			
TV/Cable			
Internet			
Phone			
Mobile Phone			
Other			
Sub-total			
Debt			
Credit Cards			
Loans			
Other			
Other			
Sub-total			
Entertainment			
Hobbies			



Subscriptions			
Sports			
Eating Out			
Vacation			
Other			
Sub-total			
Charitable Giving			
Clubs/Organizations			
Other			
Sub-total			
Pets			
Veterinary			
Food			
Other			
Other			
Sub-total			
Totals (add all Sub-totals)			

Note: Remember to convert all non-monthly expenses to a monthly amount. For example, if your renters insurance is due annually, divide the total bill by 12 and enter this amount on your worksheet. This ensures that the funds will be available when it is time to pay the bill.

